

SEP 10 2005

Amendment and Response

IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE

Patent Application

5 Inventors: Max F. Kilger et al.

Examiner: Heck, Michael C.

Serial No.: 09/610,704

Group Art Unit: 3623

Docket No.: 1050.007

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10 Entitled: Process and System for Integrating Information from Disparate Databases for
Purposes of Predicting Consumer Behavior

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September 10, 2005

20 AMENDMENT AND RESPONSE UNDER 37 CFR 1.111 AND 1.115

25 Honorable Commissioner of
Patents and Trademarks
Alexandria, VA 22313-1450

Sir:

30 In response to the Office Action mailed April 19, 2005, Applicants
respectfully submit the following Amendment and Response.

In the event of non-payment or improper payment of any required fee, the
Commissioner is authorized to charge or to credit Deposit Account No. 501,262 as may
be required to correct the error.

35 Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which
begins on page 4 of this paper.

Remarks begin on page 15 of this paper.